Case 18-22941-RG Doc 18 Filed 08/23/18 Entered 08/23/18 10:25:19 Desc Main Fill in this information to identify your case: Debtor 1 Edward T. Williams First Name Middle Name Last Name Debtor 2 Angela M. Foster-Williams (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY 18-22941 Case number Official Form 423 **Certification About a Financial Management Course** 12/15 If you are an individual, you must take an approved course about personal financial management if: you filed for bankruptcy under chapter 7 or 13, or you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply. In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g). After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged. If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c). In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order. Part 1: Tell the Court About the Required Course. You must check one: I completed an approved course in personal financial management: Date I took the course 08/23/2018 Name of approved provider A-123 Credit Counseling ; A-247 Bankruptcy Class, Inc, Certificate Number 00927-nj-de-03151464 I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one): I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about Incapacity. finances. Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by

Part 2: Sign Here

Residence.

I certify that the information I have provided is true and correct.

I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved

phone, or through the internet, even after I reasonably tried to do so.

I am currently on active military duty in a military combat zone.

instructional courses cannot adequately meet my needs.

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	ebtor 1	Edward T.	Williams	cument	Page 2 of 4				
100000	ebtor 2 house if, filing)	First Name Angela M. First Name	Middle Name Foster-Williams Middle Name		Last Name				
Un	ited States Ba	ankruptcy Court for t	the: DISTRICT OF N	NEW JERSEY					
11 12 22 23	se number _	18-22941							
_	fficial Fo		Financial Mar	nagemen	t Course			12/15	
If yo	ou are an indi you filed for b	vidual, you must ta pankruptcy under o	ake an approved cour	se about perso	onal financial ma	nagement if:			
			ke the course. 11 U.S						
Afte the	r you finish tl provider does	he course, the prov	vider will give you a c	ertificate. The	provider may no	tify the court that otify the court, th	you have en Debtor	completed the course. If 1 and Debtor 2 must eac	
• 1	f you filed und	ou filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the nkruptcy Code.							
• If	f you filed undenotion for a dis	ou filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a tion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).							
In so	me cases, th		the requirement to tal					nent waived, you must file	
Part	1: Tell the 0	Court About the Re	quired Course.						
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	I complet	I completed an approved course in personal financial management:							
	Date I too	k the course	08/23/2018 MM/ DD / YYYY	967)					
	Name of a	approved provider	A-123 Credit	Counseling	; A-247 Ban	kruptcy Class	s, Inc,		
	Certificate	Number	00927-nj-de-0						
	I am not r motion fo	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):							
	☐ Incap	pacity. I have a finances							
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	☐ Activ	Active duty. I am currently on active military duty in a military combat zone.							
	☐ Resid	lence. I live in a	district in which the Ur	nited States trus equately meet n	stee (or bankrupto ny needs.	y administrator) has	determine	ed that the approved	

Part 2: Sign Here

I certify that the information I have provided is true and correct.

/s/ Angela M. Foster-Williams

Angela M. Foster-Williams Printed name of debtor

Date August 23, 2018

Signature of debtor named on certificate

MM / DD / YYY

Certificate Number: 00927-NJ-DE-031514364

Bankruptcy Case Number: 18-22941



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>August 23, 2018</u>, at <u>3:05</u> o'clock <u>AM EDT</u>, <u>EDWARD T WILLIAMS</u> completed a course on personal financial management given <u>by internet</u> by <u>247 Bankruptcy Class</u>, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: August 23, 2018 By: /s/VALENTINA RAMIREZ for RICHARD A GARCI

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR

Certificate Number: 00927-NJ-DE-031514363

Bankruptcy Case Number: 18-22941



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>August 23, 2018</u>, at <u>3:05</u> o'clock <u>AM EDT</u>, <u>ANGELA M FOSTER-WILLIAMS</u> completed a course on personal financial management given <u>by internet</u> by <u>247 Bankruptcy Class, Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: August 23, 2018 By: /s/VALENTINA RAMIREZ for RICHARD A GARCI.

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR